

**Information to identify the case:**

Debtor 1	<u>Evelyn Melendez-Romero</u>	Social Security number or ITIN	xxx-xx-5230
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-21127-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Evelyn Melendez-Romero  
aka Evelyn Melendez

9/21/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Evelyn Melendez-Romero  
 Debtor

Case No. 18-21127-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 59

Date Rcvd: Sep 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2018.

db  
 cr  
 +Evelyn Melendez-Romero, 6606 Riverfront Drive, Palmyra, NJ 08065-2158  
 +The Riverfront at Palmyra Condominium Association, c/o Simeone & Raynor, LLC, 1522 Route 38, Cherry Hill, NJ 08002-2216  
 517567902 APEX Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 517567905 ARIA Health, PO Box 8500-6335, Philadelphia, PA 19178-6335  
 517567904 +ARIA Health, PO Box 8500-6395, Philadelphia, PA 19178-0001  
 517567903 +Apple ChiroPractic, 100 E. Broad Street, # A, Palmyra, NJ 08065-1629  
 517567908 +Cardionet, PO Box 508, 301 Lacey Street, Malvern, PA 19355-0508  
 517567909 Center For Counseling & Educa of Medford, 66 North Main Street, Medford, NJ 08055-2719  
 517567910 +Commercial Acceptance Co., 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303  
 517567911 +Complete Collection Service, 4833 N. Dixie Highway, Oakland Park, FL 33334-3928  
 517567913 Emergency Phy. Assoc. of S. J., PC, Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203  
 517567914 +Express Scripts, PO Box 52056, Saint Louis, MO 63136-9156  
 517567915 +Financial Recoveries, 200 East Park Dr, PO Box 1388, Suite 100, Mount Laurel, NJ 08054-7388  
 517567916 First Credit, Inc., PO Box 630838, Cincinnati, OH 45263-0838  
 517567917 +Garden State Orthopedics, 455 Route 70 West, Cherry Hill, NJ 08002-3599  
 517567918 Garden State Radiology Network, LLC, 28077 Network Place, Chicago, IL 60673-1280  
 517567919 +Gastrointestinal Specialist c/o, United Revenue Collection Service, PO Box 1184, Langhorne, PA 19047-6184  
 517567920 +Geico Indemnity Company, One Geico Center, Macon, GA 31296-0001  
 517567922 +Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401  
 517567923 Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089  
 517567928 +KML Law Group, PC, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812  
 517567924 +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517567925 Kennedy Medical Group, PO Box 95000, CL4570, Philadelphia, PA 19195-0001  
 517567926 Kennedy Medical Group Practice, PC, PO Box 95000, CL4570, Philadelphia, PA 19195-0001  
 517567927 +Kennedy University Hospital, 500 Marlboro Ave, Cherry Hill, NJ 08002-2054  
 517567929 +LBH Physicians, 501 Bath Road, Bristol, PA 19007-3101  
 517567930 Levittown-Fairless Hills Rescue Squad, Billing Office, PO Box 726, New Cumberland, PA 17070-0726  
 517567931 +Loramark Capital, LLC, P.O. Box 744, Mount Laurel, NJ 08054-0744  
 517567932 Lourdes Cardiology Services, PC, 63 Kresson Rd, Suite 101, Cherry Hill, NJ 08034-3200  
 517567933 Lourdes Cardiology Services, PC, PO BOX 824699, Suite 101, Philadelphia, PA 19182-4699  
 517567934 +Lourdes Health System - Urgent Care, 1600 Haddon Ave, Camden, NJ 08103-3101  
 517567935 Med Express Billing, 1751 Earl Core Road, Morgantown, WV 26505-5891  
 517567936 Medical Revenue Service, PO Box 938, Suite 6, Vero Beach, FL 32961-0938  
 517567937 Mercer Bucks Medical Associates, 1411 Woodbourne Road, Levittown, PA 19057-1540  
 517567938 Midland Mortgage Co., PO Box 26648, Oklahoma City, OK 73126-0648  
 517567939 Newtown Podiatry Assoc., 770 Newtown Yardley Road, Suite 215, Newtown, PA 18940-4501  
 517567940 +Optimum Outcomes, P.O. Box 58015, Raleigh, NC 27658-8015  
 517567941 +Our Lady of Lourdes Medical Center, 500 Grove Street, Suite 100, Haddon Heights, NJ 08035-1761  
 517567942 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406  
 517567944 +ProCo, PO Box 2462, Aston, PA 19014-0462  
 517567945 +Quality Asset Recovery, 7 Foster Ave, Suite 101, Gibbsboro, NJ 08026-1191  
 517567946 Radiology Assoc of New Jersey, PC, 28075, Chicago, IL 60673-7280  
 517567948 Regional Orthopedic, PA, 499 Cooper Landing Road, Cherry Hill, NJ 08002-2504  
 517567947 #+Regional Orthopedic, PA, 2201 Chapel Ave. West, Cherry Hill, NJ 08002-2098  
 517567949 Riverfront at Palmyra Condo Assoc., 65 W. State Street Road, Suite B-205, Warminster, PA 18974  
 517567950 +Rodman L. Cook, Esq., Thomas & Cook, 57 Cooper Street, Woodbury, NJ 08096-4650  
 517567951 Rowan Psychiatry - Rowan Medicine, Faculty Practice Service Plan, PO Box 635, Bellmawr, NJ 08099-0635  
 517567952 +Segal Aaronson Pulmonary Assoc., 3998 Red Lion Road, Suite 260, Philadelphia, PA 19114-1441  
 517567953 Stat Medical Transport, Inc., PO Box 13702, Philadelphia, PA 19101-3702  
 517567954 Thomas Jefferson Univ. Hosp., PO Box 8500-3100, Philadelphia, PA 19178-3100  
 517567955 +Virtua Health, Patient Accounting Dept., PO Box 8500-7542, Philadelphia, PA 19178-0001  
 517567956 Wills Eye Ophthalmology Clinic, Inc., PO Box 827103, Philadelphia, PA 19182-7103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2018 23:24:47 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Sep 21 2018 23:24:42 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

517567906 +E-mail/Text: taxcollector@boroughofpalmyra.com Sep 21 2018 23:25:38 Borough of Palmyra, Office of the Tax Collector, 20 W. Broad Street, Palmyra, NJ 08065-1633

517567907 +EDI: RESURGENT.COM Sep 22 2018 02:48:00 CACH LLC, 4340 S. Monaco Street, Unit 2, Denver, CO 80237-3485

517567912 +EDI: CCS.COM Sep 22 2018 02:48:00 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 59

Date Rcvd: Sep 21, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517567921	EDI: IRS.COM Sep 22 2018 02:48:00	IRS, Insolvency Section, Po Box 724, Springfield, NJ 07081
517567943	EDI: PRA.COM Sep 22 2018 02:48:00	Portfolio Recovery Assoc., LLC, 120 Corporate Blvd, Suite 1, Norfolk, VA 23502

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2018 at the address(es) listed below:

Fred R. Braverman on behalf of Debtor Evelyn Melendez-Romero bravelaw@comcast.net  
I. Dominic Simeone on behalf of Creditor The Riverfront at Palmyra Condominium Association  
dsimeone@srnjlawfirm.com, kraynor@srnjlawfirm.com  
Kevin Gordon McDonald on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Thomas J Subranni trustee@subranni.com,  
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,  
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6